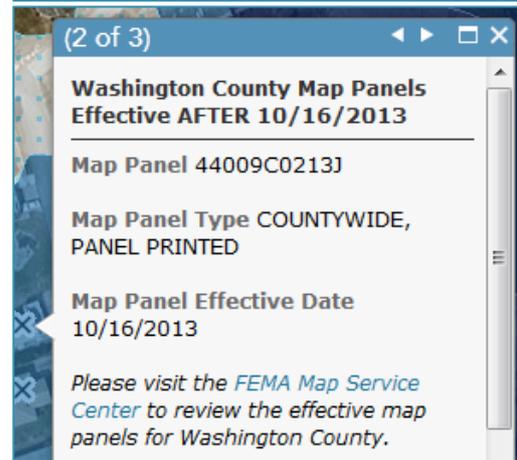
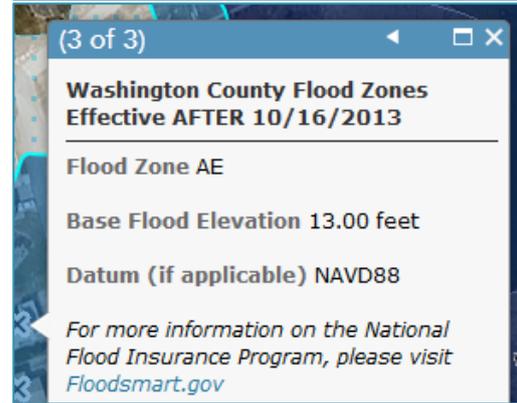
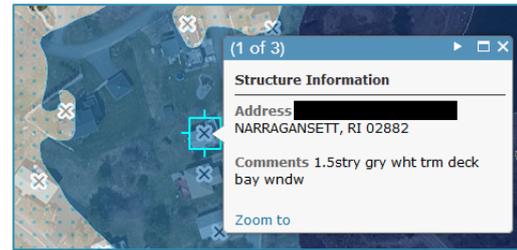


Consulting the Maps

- **Base flood** – the flood having a 1% chance of being equaled in any given year, also known as the “100-year-flood” – this is used as a national standard
- **Base flood elevation (BFE)** – the computed elevation for which floodwater is anticipated to rise during base flood
- **Elevation certificate (EC)** – a FEMA document filled out by a professional which verifies the elevation of the lowest floor of a building (necessary for obtaining insurance and other information)
- **FIRM** – Flood Insurance Rate Map
- **Flood insurance premiums** – the relationship between the BFE and a structure’s elevation determines the flood insurance premium
- **Floodplain** – the area inundated by the base flood
- **Flood Zones** – 0.2 Percent Annual Chance Flood Zone, A-zone, AE-zone, AH-zone, AO-zone, VE-zone (see the flood zone descriptions on the next page)
- **Lowest floor** – the lowest enclosed area of the structure, including the basement
- **Map panel** – corresponds to FIRMs, refers to specific sections of the map
- **NFIP** – National Flood Insurance Program
- **SFHA** – Special Flood Hazard Area



Using the RIEMA Floodplain Mapping Tool

Please note that the RIEMA Floodplain Mapping tool is intended to be used for reference only, and will direct the user to the official FIRMs. The RIEMA mapping tool is based on the FEMA flood insurance maps, and displays all of the FEMA flood zones. See the explanation of the flood zones, from the [RIEMA Map Tool Tutorial](#) below.

After an address is entered, the mapping tool provides the FIRM Map panel for the property, and, if the structure is within the SFHA, the flood zone classification, and the BFE (right).

ZONE	DESCRIPTION
0.2%	Areas of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.
A	Areas with 1% annual chance of flooding and 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or BFEs are shown within these zones.
AE	The base floodplain where base flood elevations are provided.
AH	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.
VE	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. BFEs derived from detailed analyses are shown at selected intervals within these zones.